

EXHIBIT A

COPY

CIVIL COURT OF THE STATE OF NEW YORK
QUEENS COUNTY

TOWSIF HUSSAIN,

Plaintiff,

-against-

EQUIFAX,

Defendant.

Index No.:

29444

SUMMONS

Basis of Venue:
Plaintiff's Residence

Plaintiff's Address:
10753 77th St.
Ozone Park, NY 11417

TO THE ABOVE-NAMED DEFENDANT:

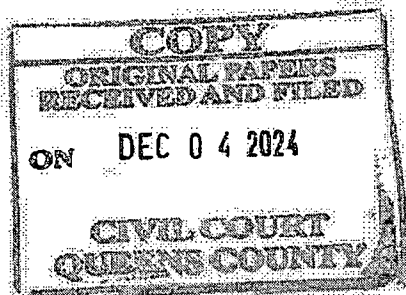
YOU ARE HEREBY SUMMONED to appear in the Civil Court of New York, County of Queens, at the office of said court at 89-17 Sutphin Blvd, Jamaica, NY, within the time provided by law as noted below and to file your answer to the annexed complaint with the Clerk. Upon your failure to answer, judgment will be taken against you for the sum demanded in the complaint, with interest and costs.

Dated: December 4, 2024
New York, New York

Sincerely,



Pablo E. Bustos, Esq.
Bustos & Associates, P.C.
70 West 40th Street, 8th Floor
New York, New York 10018
pbustos@bustosassociates.com
Phone: (212) 970-6727



TO: EQUIFAX
2 Sun Court, Suite 400
Peachtree Corners, GA 30092

NOTE: The law provides that: (a) If this summons is served by its delivery to you personally within the City of New York, you must appear and answer within TWENTY days after such service; or (b) If this summons is served by delivery to any person other than you personally, or is served outside of the City of New York, or by publication, or by any means other than personal delivery to you with the City of New York, you are allowed THIRTY days after proof of service thereof is filed with the Clerk of the Court within which to appear and answer.

CIVIL COURT OF THE STATE OF NEW YORK
QUEENS COUNTY

TOWSIF HUSSAIN,

Plaintiff,

-against-

Index No.: CV-029444-24/QU

COMPLAINT

EQUIFAX,

Defendant.

Plaintiff TOWSIF HUSSAIN ("Plaintiff"), by and through his attorneys, Bustos & Associates, P.C., as and for his Complaint against the Defendant EQUIFAX ("Defendant"), respectfully sets forth, complains and alleges, upon information and belief, the following:

INTRODUCTION/PRELIMINARY STATEMENT

1. Plaintiff brings this action on his own behalf for damages and declaratory and injunctive relief arising from the Defendant's violation(s) of: (i) §1681 *et seq. as amended*, of Title 15 of the United States Code, commonly referred to the Fair Credit Reporting Act ("FCRA").

PARTIES

2. Plaintiff TOWSIF HUSSAIN is a resident of the State of NEW YORK, residing in Queens.

3. Defendant EQUIFAX is a Georgia corporation.

4. The Defendant is regularly engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of furnishing consumer reports, as defined in 15 USC §1681(d) to third parties.

JURISDICTION AND VENUE

5. The Court has jurisdiction over this matter pursuant to 28 USC §1331, 1337 as well as 15 USC §1681p et seq. and 28 U.S.C. §2201. The Court also has pendent jurisdiction over the state law claims in this action pursuant to 28 U.S.C. §1367(a).

6. Venue is proper in this judicial district pursuant to 28 U.S.C. § 1391(b)(2).

FACTUAL ALLEGATIONS

7. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered “1” through “6” herein with the same force and effect as if the same were set forth at length herein.

8. The Plaintiff obtained a copy of his credit report on Oct. 21st, 2024 and noticed several accounts reporting with inaccurate information. Based on this information the Plaintiff wrote a dispute letter and sent by certified mail to the Defendant dated Oct. 21st, 2024. The letter stated:

Dear Equifax

The following accounts below are reporting inaccurately please investigate accordingly:

- JPMCB CARD ACCCOUNT #: 426684XXXXXXX — THIS ACCOUNT WAS PAID OFF IN 2020 AND THERE SHOULD BE NO CHARGE OFF BALANCE OF \$1749. PLEASE INVESTIGATE AND MAKE ALL PROPER CHANGES
- VERIZON ACCOUNT#: 556829 — THIS ACCOUNT WAS PAID OFF FOR DELETION YET IT IS REPORTING AS A PAID COLLECTION WHICH IS NOT WHAT I AGREED TO. PLEASE

INVESTIGATE AND MAKE ALL PROPER CHANGES

9. Equifax never responded.

10. The Plaintiff pulled his credit report again on December 1st, 2024, and the Defendant failed to do a reasonable investigation within 30 days. The disputed tradelines were not marked as disputed, verified or deleted as required within the 30 days. There was no change in the disputed tradelines.

11. The Plaintiff received no response by mail or email.

12. The Defendant failed to do a reasonable, proper investigation of the disputed accounts and failed to respond within the 30 day requirement and thereby violated the Plaintiff's rights under the FCRA.

FIRST CAUSE OF ACTION
(Violations of the FCRA)

13. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "12" herein with the same force and effect as if the same were set forth at length herein.

15. 15 USC §1681i(a) Reinvestigations of disputed information

(1) Reinvestigation required

(A) In general

Subject to subsection (f) and except as provided in subsection (g), if the completeness or accuracy of any item of information contained in a consumer's file at a consumer reporting agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, the agency shall, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with

paragraph (5), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller.

16. The Defendant violated 15 USC §1681i(a) by failing to properly investigate the disputed account and respond to the Plaintiff within the required 30 day period and further to delete the account within the required 30 days.

17. The Defendant violated the Plaintiff's rights under 15 USC §1681e(b) by failing to establish and/or follow reasonable procedures to assure maximum possible accuracy of the information it reported to one or more third parties pertaining to the Plaintiff's credit report and credit files Defendant published and maintained. By failing to update the credit report, delete and/or remove the disputed accounts as the Plaintiff requested.

18. As a result, Defendant violated 15 USC §1681e(b), Plaintiff suffered actual damages, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation and other mental, physical and emotional distress.

19. The violations by the Defendant of 15 USC §1681e (b) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n.

20. After receiving the Plaintiffs dispute, Defendant negligently failed to conduct a reasonable reinvestigation as required by 15 USC §1681i. As a direct and proximate cause of Defendant's negligent failure to perform its duties under FCRA, The Plaintiff has suffered actual damages, mental anguish and suffering, humiliation, and embarrassment.

21. Defendant is liable to the Plaintiff by reason of its violation of the FCRA in an amount to be determined by the trier of fact together with her reasonable attorney's fees pursuant to 15 USC §1681o.

22. Defendant prepared, compiled, issued, assembled, transferred, published, and otherwise reproduced consumer reports regarding the Plaintiff as that term is defined in 15 USC §1681i(a).

23. Such reports contained information about the Plaintiff that was false, misleading, and inaccurate.

24. The Defendant violated 15 USC §1681i(a) by failing to conduct a reasonable reinvestigation after receiving the Plaintiff's dispute to an Errant Trade line to determine whether the disputed information was inaccurate and record the current status of the disputed information by either updating or deleting the item from the Plaintiff's credit files.

25. As a result of the Defendant's violations of 15 USC §1681i(a), Plaintiff suffered actual damages, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation and other mental, physical and emotional distress.

26. The violations by the Defendant of 15 USC §1681i(a) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n. In the alternative, the Defendants were negligent, which entitles Plaintiff to recovery under 15 USC §1681o.

27. As a result of the Defendant's violations of 15 USC §1681i (a)(1)(A), Plaintiff suffered actual damages, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation and other mental, physical and emotional distress.

28. The violations by the Defendant of 15 USC §1681i (a)(1)(A) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n. In the alternative, the Defendant was negligent, which entitles Plaintiff to recovery under 15 USC §1681o.

29. The Defendant violated 15 USC §1681i (a)(5)(A) by failing to promptly delete the disputed inaccurate items of information from Plaintiff's credit file or modify the item of information upon a lawful reinvestigation.

30. Plaintiff is entitled to recover actual damages, statutory damages, costs and attorney fees from the Defendant(s) in an amount to be determined by the Court pursuant to 15 USC §1681n and 15 USC §

31. **WHEREFORE**, Plaintiff demands judgment for actual, statutory, and punitive damages against Defendants, jointly and severally; for his attorneys' fees and costs, for prejudgment and post-judgment interest at the judgment rate, and such other relief the Court deems just and proper.

DEMAND FOR TRIAL BY JURY

32. Plaintiff hereby respectfully requests a trial by jury for all claims and issues in its Complaint to which it is or may be entitled to a jury trial.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff demands judgment from the Defendant:

A. For statutory, actual and punitive damages provided and pursuant to the FCRA, 15 U.S.C. 1681 § n (a)(1)(A), n (2), n (3); in the alternative for damages pursuant to negligence under 15 U.S.C. 1681 § o (a) (1)(2)

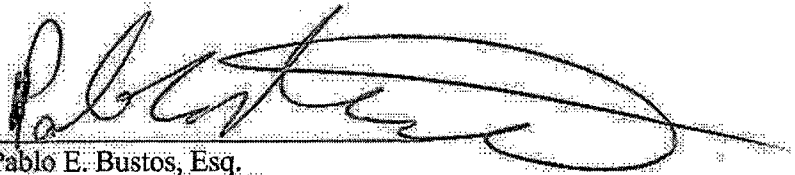
B. For attorneys' fees and costs provided and pursuant to 15 USC §1681n of the FCRA;

C. A Declaration that the Defendant's practices violated the FCRA and,

D. For any such other and further relief, as well as further costs, expenses and disbursements of this action, as this Court may deem just and proper.

Dated: New York, New York
December 4, 2024

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Pablo E. Bustos', with a large, sweeping flourish extending to the right.

Pablo E. Bustos, Esq.
Bustos & Associates, P.C.
70 West 40th Street, 8th Floor
New York, New York 10018
pbustos@bustosassociates.com
Phone: (212) 970-6727
Attorneys for the Plaintiff

October 21, 2024

Towsif Hussain
10753 77th St
Ozone Park NY 11417

EQUIFAX
P.O. BOX 105319
ATLANTA, GA 30348

Dear Equifax:

The following accounts below are reporting inaccurately please

investigate accordingly:

- JPMCB CARD ACCCOUNT #: 426684XXXXXXX – THIS ACCOUNT WAS PAID OFF IN 2020 AND THERE SHOULD BE NO CHARGE OFF BALANCE OF \$1749. PLEASE INVESTIGATE AND MAKE ALL PROPER CHANGES
- VERIZON ACCOUNT#: 556829 – THIS ACCOUNT WAS PAID OFF FOR DELETION YET IT IS REPORTING AS A PAID COLLECTION WHICH IS NOT WHAT I AGREED TO. PLEASE INVESTIGATE AND MAKE ALL PROPER CHANGES

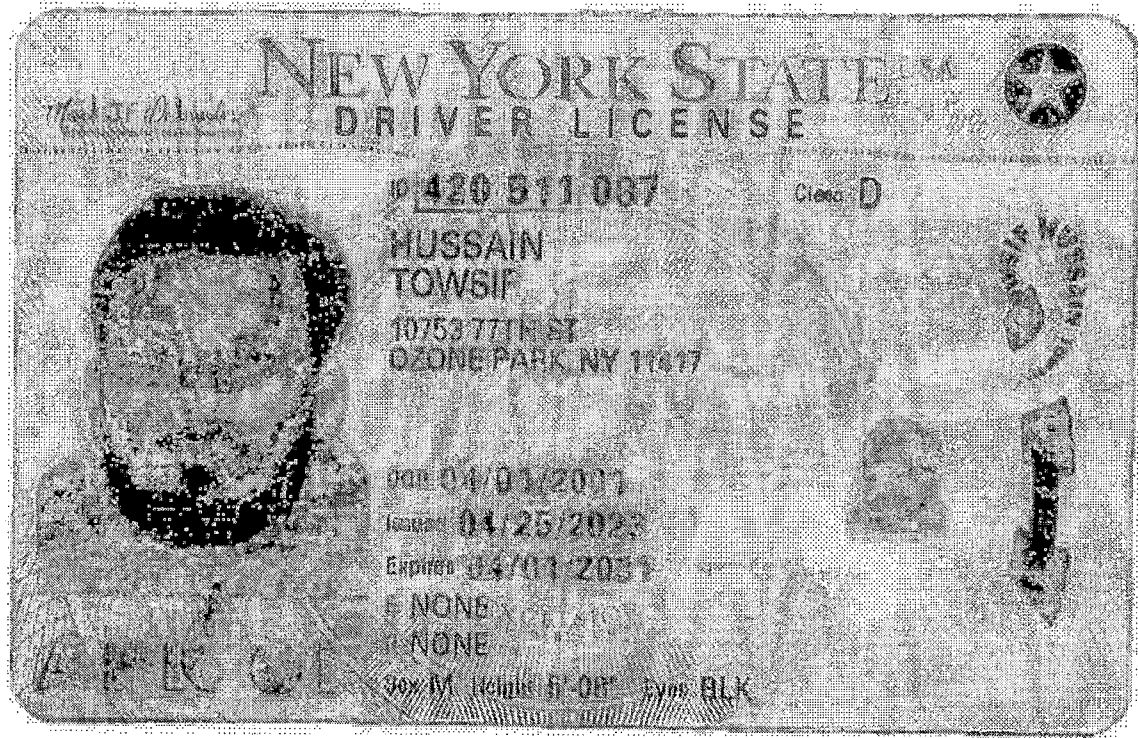
Sincerely,

Towsif Hussain

SOCIAL SECURITY : ~~078-05-0883~~
DATE OF BIRTH: 4/1/2001

12/4/24, 9:38 AM

Clipped_image_20240729_185117 (1) (2).png



9589 0710 5270 0558 0071 52

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT

Domestic Mail Only

For delivery information, visit our website at www.usps.com

OFFICIAL USE

Certified Mail Fee

\$

Extra Services & Fees (check box, add fee as appropriate)

- ☐ Return Receipt (hardcopy) \$
- ☐ Return Receipt (electronic) \$
- ☐ Certified Mail Restricted Delivery \$
- ☐ Adult Signature Required \$
- ☐ Adult Signature Restricted Delivery \$

Postage

\$

Total Postage and Fees

\$

Sent To

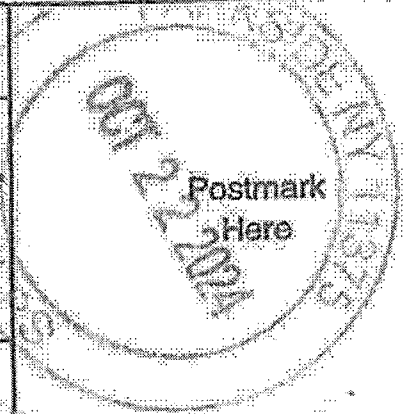
Street and Apt. No. or PO Box No.

City, State, ZIP+4®

Equifax
P.O. Box 105319
Atlanta, GA 30348

PS Form 3800, January 2023 PSN 7530-02-000-9047

See Reverse for Instructions





View report from

Oct 21, 2024



You are viewing an out-of-date report. This does not reflect your current score.

TOWSIF HUSSAIN

567

Calculated using VantageScore 3.0

Provided by Equifax

Personal Information

NAMES REPORTED

TOWSIF HUSSAIN

EMPLOYMENT INFO

You have no employment information on your credit report.

ADDRESSES REPORTED

📍 10753A 77TH ST APT 1
OZONE PARK, NY
11417

📍 65 FORBELL ST #2
BROOKLYN, NY
11208

Accounts

Here's every account on your Equifax report. Click on the account name for more details..



For You



Credit



Cards



Loans



Money



Overview

You're currently using **37%** of your account's limit.

Balance	Credit limit
\$74	\$200
Monthly payment	\$41
Opened	Sep. 25, 2023 (1 yr, 2 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓				
2023									🕒	✓	✓	✓
✓ Current ✗ Late 🕒 Unknown												

Last payment	Sep. 01, 2024
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current



Account status	Open
Type	Secured Credit Card
Responsibility	Individual Account
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

Creditor Information

CITICARDS CBNA
5800 SOUTH CORPORATE PLACE
SIOUX FALLS, SD 57108

(800) 950-5114

JPMCB CARD SERVICES
Reported: Oct. 10, 2024

\$1,749.00
Closed

Overview

- 
For You
- 
Credit
- 
Cards
- 
Loans
- 
Money



Balance

\$1749

Credit limit

\$1500

Monthly payment

No Info

Opened

Mar. 11, 2020 (4 yrs, 8 mos)

Payment History

You've made **64%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X	X	X	X			
2023	●	●	●	●	●	●	●	X	X	X	X	X
2022	●	●	●	●	●	●	●	●	●	●	●	●
2021	X	X	●	X	●	●	●	●	●	●	●	●



✓ Current X Late ● Unknown

Last payment:

Aug. 01, 2020

Current Payment Status

Charge-off

Amount past due

\$1749

Worst Payment Status

Charge-off



Account status	Closed
Type	Credit Card
Responsibility	Individual Account
Remarks	Charged off account Account closed by credit grantor
Times 30/60/90 days late	1/1/19
Closed	No Info

Creditor Information

JPMCB CARD SERVICES
PO BOX 15369
WILMINGTON, DE 19850-5369

(800) 945-2000

Hide closed (1)

OTHER ACCOUNTS

VERIZON

Reported: Feb. 04, 2023

\$0.00

Needs Attention

Overview



For You



Credit



Cards



Loans



Money



Monthly payment No Info

Opened Dec. 20, 2021 (2 yrs, 11 mos)

Payment History

You've made **64%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2023	●											
2022	●	●	●	●	●	●	×	×	●	×	×	×
2021												●
✓ Current												
×	Late											
●	Unknown											

Last payment Jan. 01, 2023

Current Payment Status In Collections

Worst Payment Status In Collections

Account Details

Account status Open

Type Utility Company

Responsibility Individual Account

Remarks Paid collection

Times 30/60/90 days late 0/0/5

Closed No Info



Creditor Information

VERIZON
500 TECHNOLOGY DR
WELDON SPRING, MO 63304

(877) 325-5156

Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your Equifax report.

	CAPITAL ONE BANK USA Inquiry: Mar. 15, 2023	All Banks 
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Institution Information

CAPITAL ONE BANK USA
15000 Capital One Dr
Richmond, VA
23238-1119

Collections

If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

	PORTFOLIO RECOVERY A Reported: Oct. 06, 2024	\$1,010.00 Needs Attention 
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Balance	Highest Balance
\$1010	\$1010
Opened	Feb. 27, 2023 (1 yr, 9 mos)
Account status	Open
Type	No Info
Responsibility	Individual Account
Remarks	Collection account
Original Creditor Name	No Info
Closed	No Info

Creditor Information

PORTFOLIO RECOVERY A
120 CORPORATE BLVD, STE 100
NORFOLK, VA 23502

(757) 519-9300

IC SYSTEMS

Reported: Oct. 20, 2024

\$355.00

Needs Attention

Overview

You have **100%** left to pay on this collection.



For You



Credit



Cards



Loans



Money



Opened	Aug. 16, 2024 (3 mos)
Account status	Open
Type	Unpaid
Responsibility	Individual Account.
Remarks	No Info
Original Creditor Name	CHARTER COMMUNICATIONS
Closed	No Info

Creditor Information

IC SYSTEMS
444 Highway 96 E
Saint Paul, MN 55127-2557

(888) 735-0516

Public Records

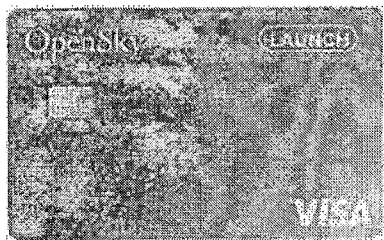
Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

Lookin' good! As of Oct. 21, 2024, you have no public records on your report.

Suggested for your credit

Suggested cards

- 
For You
- 
Credit
- 
Cards
- 
Loans
- 
Money



77 Reviews



Your chance of approval is **excellent**



MIN. DEPOSIT

REGULAR PURCHASE APR

\$100

29.49%* Variable

Refundable

ANNUAL FEE ⓘ

REWARDS RATE ⓘ

\$24 for the first year, then \$36 thereafter

10%

Cash Back

Continue

See details, rates, and fees



For You



Credit



Cards



Loans



Money



View report from

Dec 01, 2024



TOWSIF HUSSAIN

537

Calculated using VantageScore 3.0

Provided by Equifax

Personal Information

NAMES REPORTED

TOWSIF HUSSAIN

EMPLOYMENT INFO

You have no employment information on your credit report.

ADDRESSES REPORTED

📍 10753A 77TH ST APT 1
OZONE PARK, NY
11417

📍 10753 77TH ST
OZONE PARK, NY
11417

📍 65 FORBELL ST #2
BROOKLYN, NY
11208

Accounts

Here's every account on your Equifax report. Click on the account name for more details.



For You



Credit



Cards



Loans



Money



Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$200
Monthly payment	No Info
Opened	Sep. 25, 2023 (1 yr, 2 mos)

Payment History

You've made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2023									⦿	✓	✓	✓
✓ Current ✗ Late ⦿ Unknown												

Last payment	Nov. 01, 2024
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current





Account status	Paid and Closed
Type	Secured Credit Card
Responsibility	Individual Account.
Remarks	Account closed by credit grantor
Times 30/60/90 days late	0/0/0
Closed	Oct. 01, 2024

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information






CITICARDS CBNA
5800 SOUTH CORPORATE PLACE
SIOUX FALLS, SD 57108

(800) 950-5114

JPMCB CARD SERVICES
Reported: Nov. 10, 2024

\$1,749.00
Closed

Overview

- 
For You
- 
Credit
- 
Cards
- 
Loans
- 
Money



Monthly payment

No info

Opened

Mar. 11, 2020 (4 yrs, 8 mos)

Payment History

You've made **57%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X	X	X	X	X		
2023	●	●	●	●	●	●	●	X	X	X	X	X
2022	●	●	●	●	●	●	●	●	●	●	●	●
2021	X	X	●	X	X	X	X	●	●	●	●	●

✓ Current X Late ● Unknown

Last payment

Aug. 01, 2020

Current Payment Status

Charge-off

Amount past due

\$1749

Worst Payment Status

Charge-off



For You



Credit




Cards



Loans



Money



Account status	Closed
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account Account closed by credit grantor
Times 30/60/90 days late	1/1/23
Closed	No Info

You could dispute an error with Equifax
SEE AN ERROR?
If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information
JPMCB CARD SERVICES
PO BOX 15369
WILMINGTON, DE 19850-5369

(800) 945-2000

OTHER ACCOUNTS



Reported: Oct. 30, 2024



For You



Credit



Cards



Loans



Money

\$0.00

Needs Attention

**Overview**You have **0%** left to pay on this loan.

Balance

\$0

Monthly payment

No Info

Opened

Dec. 20, 2021 (2 yrs, 11 mos)

Payment HistoryYou've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												
2021												

Current
 Late
 Unknown

Last payment

Jan. 01, 2023

Current Payment Status

In Collections

Worst Payment Status

In Collections

For You

Credit

Cards

Loans

Money



Account status

Open

Type

Utility Company

Responsibility

Individual Account

Remarks

Collection account

Paid collection

Times 30/60/90 days late

0/0/0

Closed

No Info

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

VERIZON

500 TECHNOLOGY DR

WELDON SPRING, MO 63304

(877) 325-5156

Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your Equifax report.



For You



Credit



Cards



Loans



Money



See an error?

Find out how to dispute a hard inquiry

Institution Information

CAPITAL ONE BANK USA
15000 Capital One Dr
Richmond, VA
23238-1119



CITIZENS BANK

Inquiry: Oct. 24, 2024

All Banks

(203) 551-3548

See an error?

Find out how to dispute a hard inquiry

Institution Information

CITIZENS BANK
480 JEFFERSON BLVD
WARWICK, RI
02886
(203) 551-3548

CAPITAL ONE BANK USA

Inquiry: Mar. 15, 2023

All Banks

See an error?

Find out how to dispute a hard inquiry



For You



Credit



Cards



Loans



Money



15000 Capital One Dr
Richmond, VA
23238-1119

Collections

If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

PORTFOLIO RECOVERY A

Reported: Nov. 21, 2024

\$1,010.00

Needs Attention

Overview

You have **100%** left to pay on this collection.

Balance	Highest Balance
\$1010	\$1010
Opened	Feb. 27, 2023 (1 yr, 9 mos)
Account status	Open
Type	No Info
Responsibility	Individual Account
Remarks	Collection account
Original Creditor Name	No Info
Closed	No Info


For You


Credit


Cards


Loans


Money



GO TO EQUIFAX

Creditor Information

PORTFOLIO RECOVERY A
120 CORPORATE BLVD, STE 100
NORFOLK, VA 23502

(757) 519-9300

IC SYSTEMS

Reported: Nov. 24, 2024

\$355.00

Needs Attention

Overview

You have **100%** left to pay on this collection.

Balance	Highest Balance
\$355	\$355
Opened	Aug. 16, 2024 (3 mos)
Account status	Open
Type	Unpaid
Responsibility	Individual Account
Remarks	No Info
Original Creditor Name	CHARTER COMMUNICATIONS
Closed	No Info



For You



Credit



Cards



Loans



Money



You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

IC SYSTEMS

444 Highway 96 E

Saint Paul, MN 55127-2557

(888) 735-0516

Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

Lookin' good! As of Dec. 01, 2024, you have no public records on your report.

Suggested for your credit

Suggested cards

We suggest offers based on your credit, Approval Odds, and money we make from our partners.

Advertiser Disclosure

OpenSky® Launch Secured Visa® Credit Card



77 Reviews



For You



Credit



Cards



Loans



Money



MIN. DEPOSIT

REGULAR PURCHASE APR

\$100

29.49%* Variable

Refundable

ANNUAL FEE ⓘ

REWARDS RATE ⓘ

\$24 for the first year, then \$36 thereafter

10%

Cash Back

Continue

See details, rates, and fees



For You



Credit



Cards



Loans



Money